

Fill in this information to identify the case:

Debtor 1 Stephen J Crafton  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the Eastern District of MI  
Case number 17-42765

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Huntington National Bank Court claim no. (if known): 4  
Last 4 digits of any number you use to identify the debtor's account: 2 9 8 2 Date of payment change: 4/1/2019  
Must be at least 21 days after date of this notice  
New total payment: \$ 1254.18  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 432.36

New escrow payment: \$ 501.21

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

First Name Middle Name Last Name

Case number (if known)

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x   
Signature

Date 2/27/2019

Print: Mary Stosic  
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company The Huntington National Bank

Address 5555 Cleveland Ave GW1N10  
Number Street  
Columbus OH 43231  
City State ZIP Code

Contact phone 888-632-5547

Email bankruptcy@huntington.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In Re:

Stephen Crafton Case No. 17-42765

Chapter 13

Hon. Mark A. Randon

Debtor

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**CERTIFICATE OF SERVICE**

The Huntington National Bank states that on February 27, 2019 it served a copy of the Notice of Mortgage Payment Change and this Certificate of Service by U.S. Mail or by electronic notification via the Court's CM/ECF system to the following:

STEPHEN CRAFTON, 7232 GLACIER POINTE DRIVE, YPSILANTI, MI 48197

THOMAS PALUCHNIAK. debtors attorney name, TPALUCHNIAK@BABUTLAW.COM

KRISPEN CARROLL, trustee name, NOTICE@DET13KSC.COM

U.S. Trustee

Date: February 27, 2019

  
\_\_\_\_\_  
Bankruptcy Specialist

Huntington Mortgage  
2361 Morse Rd NC1N13  
Columbus, OH 43229

February 22, 2019

KRISPEN S CARROLL  
719 GRISWOLD  
1100 DIME BUILDING  
DETROIT, MI, 48226



RE: Loan Number  
Stephen James Crafton  
7232 Glacier Pointe Dr  
Ypsilanti MI 48197  
Bankruptcy Case: 17-42765

In accordance with RESPA requirements, this letter is being sent to advise you to change your records to reflect a payment change on the above referenced loan. The new monthly post-petition payment will be \$ 1,254.18, effective with the April, 2019 payment.

The change is due to an increase or decrease in the escrow requirements.

If you should have any questions or need additional information, please call me at 1-888-632-5547.

Thank you for your cooperation.

Sincerely,

Bankruptcy Department  
Huntington Mortgage  
1-888-632-5547

Access your mortgage loan information  
[www.huntington.com](http://www.huntington.com)

STEPHEN JAMES CRAFTON  
 7232 GLACIER POINTE DR  
 YPSILANTI MI 48197

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

## ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM  
 04/01/18 THROUGH 03/31/19.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS  
 1,185.33 OF WHICH 752.97 WAS FOR PRINCIPAL AND INTEREST  
 AND 432.36 WENT INTO YOUR ESCROW ACCOUNT.

MO	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING	BALANCE	.....				1242.59	1126.19
APR	422.66	432.36 *				1665.25	1558.55
MAY	422.66	432.36 *				2087.91	1990.91
JUN	422.66	432.36 *				2510.57	2423.27
JUL	422.66	432.36 *				2933.23	2855.63
AUG	422.66	432.36 *	1999.95	CITY TAX	2012.16*	1355.94	1275.83
SEP	422.66	432.36 *				1778.60	1708.19
OCT	422.66	432.36 *				2201.26	2140.55
NOV	422.66	432.36 *		HAZARD INS	1043.00*	2623.92	1529.91
DEC	422.66	432.36 *	1338.64	CITY TAX	1547.72*	1707.94	414.55
DEC			987.00	HAZARD INS	*	720.94	414.55
DEC				RHS	718.23*	720.94	303.68-
JAN	422.66	432.36 *				1143.60	128.68
FEB	422.66	432.36 *Y	746.28	RHS	*Y	819.98	561.04
MAR	422.66	432.36 *Y			Y	1242.64	993.40

	PAYMENTS	PAYMENTS		CURRENT BAL	REQUIRED BAL
MO	TO	FROM	DESCRIPTION	PROJECTION	PROJECTION
JAN	445.77	746.28	RHS	101.94	767.16
FEB	445.77			547.71	1,212.93
MAR	445.77			993.48	1,658.70

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 993.40 . YOUR  
STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 1,658.62 .

THIS MEANS YOU HAVE A SHORTAGE OF 665.22. THIS SHORTAGE MAY  
BE COLLECTED FROM YOU OVER A PERIOD OF 12 MONTHS OR MORE UNLESS THE  
SHORTAGE IS LESS THAN 1 MONTHS DEPOSIT, IN WHICH CASE WE HAVE THE  
OPTION OF REQUESTING PAYMENT WITHIN 30 DAYS. WE HAVE DECIDED TO  
COLLECT IT OVER 12 MONTHS.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE  
1,254.18 OF WHICH 752.97 WILL BE FOR PRINCIPAL AND  
INTEREST AND 445.77 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION	
PRINCIPAL AND INTEREST	752.97
ESCROW PAYMENT	445.77
OVER/SHORT SPREAD	55.44
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NEW PAYMENT EFFECTIVE 04/01/19	1,254.18
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KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR  
ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.